

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN, SOUTHERN DIVISION

In Re:

Kandy McKeown

Debtor

Case No.:

Chapter 7

Honorable Scott W. Dales

18-00392

AFFIDAVIT OF SPECIAL CIRCUMSTANCES

NOW COMES Debtor, by counsel, Debt Relief Legal Clinic, PLLC, and for Special Circumstances relating to the Means Test, states as follows:

1. I am an adjunct professor at multiple institutions of higher education, and my employment depends entirely on course availability.
2. I received income from Davenport University in January 2018, which derives from December 2017 courses.
3. I will have no income from Davenport University from February through August 2018. I am not teaching courses at Davenport this semester, due to insufficient enrollment, and the summer semester normally has no courses, either.
4. Despite the Means Test reflecting a "presumption of abuse", it is based upon my prior earnings from part-time employment with Davenport University, which I will not receive during the coming eight months, and my remaining income is not sufficient to make payments under a Chapter 13 Plan. Therefore, I do not believe I am abusing the bankruptcy system by requesting relief under Chapter 7 of the Bankruptcy Code.
5. I declare under penalty of perjury that I have read the foregoing and it is true to the best of my information, knowledge and belief.

Dated: February 1, 2018

Kandy McKeown
Kandy McKeown, Debtor

Subscribed and sworn to before me
this first day of February, 2018.

Kristen Krol
Kristen Krol, Notary Public
Clinton County, Michigan
My Commission Expires: Jan. 1, 2024
Acting in Eaton County, Michigan